

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: HANSEN, JESSICA L.

§ Case No. 09-71009

§

§

Debtor(s)

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TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on March 18, 2009. The undersigned trustee was appointed on March 19, 2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 12,118.33

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>120.43</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 11,997.90</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing governmental claims in this case was 07/29/2009 and the deadline for filing governmental claims was 09/14/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,961.83. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,961.83, for a total compensation of \$1,961.83.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/12/2013 By: /s/MEGAN G. HEEG

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-71009

Case Name: HANSEN, JESSICA L.

Period Ending: 12/12/13

Trustee: (330490) MEGAN G. HEEG

Filed (f) or Converted (c): 03/18/09 (f)

§341(a) Meeting Date: 04/24/09

Claims Bar Date: 07/29/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Cash on hand	100.00	0.00	0.00	FA
2	Harris Bank checking #0180	1,000.00	0.00	0.00	FA
3	daybed and refrigerator	2,200.00	0.00	0.00	FA
4	Swarovski minature figurines & precious moments	400.00	0.00	0.00	FA
5	Wearing apparel	1,000.00	0.00	0.00	FA
6	LSW Policy #LS0104625	0.00	0.00	0.00	FA
7	Stonebridge Life via DiscoverCard	0.00	0.00	0.00	FA
8	TIAA Cref	Unknown	0.00	0.00	FA
9	Bi-weekly child support	853.00	0.00	0.00	FA
10	Divorce judgment Judgement debt owed by ex-husband pursuant to dissolution of marriage.	78,000.00	12,118.33	12,118.33	FA
11	Autos, trucks, trailers, other vehicles, access.	35,000.00	0.00	0.00	FA
12	Puppy and 15 yr old cat	0.00	0.00	0.00	FA
12	Assets Totals (Excluding unknown values)	\$118,553.00	\$12,118.33	\$12,118.33	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): March 30, 2010

Current Projected Date Of Final Report (TFR): December 12, 2013 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71009

Case Name: HANSEN, JESSICA L.

Taxpayer ID #: **-***0281

Period Ending: 12/12/13

Trustee: MEGAN G. HEEG (330490)

Bank Name: The Bank of New York Mellon

Account: 9200-*****43-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/02/12	{10}	Tom Vaughn Chapter 13 Trustee	judgment debt owed to debtor from ex-husband	1149-000	141.80		141.80
12/03/12	{10}	Tom Vaughn	judgment money owed to debtor from ex-husband	1149-000	420.92		562.72
01/02/13	{10}	Tom Vaughn	collection on judgment	1149-000	420.92		983.64
01/17/13		RABOBANK MIGRATION TRANSFER OUT	TRANSFER TO 0001033049088 20130117	9999-000		983.64	0.00

ACCOUNT TOTALS	983.64	983.64	\$0.00
Less: Bank Transfers	0.00	983.64	
Subtotal	983.64	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$983.64	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71009

Case Name: HANSEN, JESSICA L.

Taxpayer ID #: **-***0281

Period Ending: 12/12/13

Trustee: MEGAN G. HEEG (330490)

Bank Name: Rabobank, N.A.

Account: ****190666 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/18/13		RABOBANK MIGRATION TRANSFER IN	RABOBANK MIGRATION	9999-000	983.64		983.64
01/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	973.64
02/01/13	{10}	Chapter 13 Trustee	payment on judgment debt	1149-000	420.92		1,394.56
02/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,384.56
03/04/13	{10}	Tom Vaughn, Chapter 13 Trustee	payment on judgment due to debtor	1149-000	420.93		1,805.49
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,795.49
04/01/13	{10}	Trustee Vaughn	payment on judgment	1149-000	420.92		2,216.41
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,206.41
05/02/13	{10}	Tom Vaughn	payment on divorce judgment	1149-000	420.92		2,627.33
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,617.33
06/03/13	{10}	Tom Vaughn, Chapter 13 Trustee	payment of judgment	1149-000	420.92		3,038.25
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,028.25
07/01/13	{10}	Tom Vaughn, Chapter 13 Trustee	payment on Proof of Claim	1149-000	420.93		3,449.18
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,439.18
08/06/13	{10}	Tom Vaughn, Chapter 13 Trustee	payment on judgment	1149-000	424.48		3,863.66
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,853.66
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,843.66
10/02/13	{10}	Tom Vaughn, Chapter 13 Trustee	payment on Proof of Claim	1149-000	4,997.23		8,840.89
10/18/13	{10}	Trustee Tom Vaughn	payment on judgment	1149-000	3,187.44		12,028.33
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.31	12,014.02
11/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.12	11,997.90

ACCOUNT TOTALS	12,118.33	120.43	\$11,997.90
Less: Bank Transfers	983.64	0.00	
Subtotal	11,134.69	120.43	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$11,134.69	\$120.43	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # 9200-*****43-66	983.64	0.00	0.00
Checking # ****190666	11,134.69	120.43	11,997.90
	\$12,118.33	\$120.43	\$11,997.90

Claims Proposed Distribution**Case: 09-71009 HANSEN, JESSICA L.**

Report Includes ONLY Claims with a Proposed Distribution

Case Balance: \$11,997.90 **Total Proposed Payment:** \$11,997.90 **Remaining Balance:** \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	Ehrmann Gehlbach Badger Lee & Considine, LLC <3120-00 Attorney for Trustee Expenses (Trustee Firm)>	Admin Ch. 7	433.00	433.00	0.00	433.00	433.00	11,564.90
	Ehrmann Gehlbach Badger Lee & Considine, LLC <3110-00 Attorney for Trustee Fees (Trustee Firm)>	Admin Ch. 7	1,790.00	1,790.00	0.00	1,790.00	1,790.00	9,774.90
	MEGAN G. HEEG <2100-00 Trustee Compensation>	Admin Ch. 7	1,961.83	1,961.83	0.00	1,961.83	1,961.83	7,813.07
1	DISCOVER BANK	Unsecured	9,096.27	9,096.27	0.00	9,096.27	267.30	7,545.77
2	Howard Klapman	Unsecured	130.00	130.00	0.00	130.00	3.82	7,541.95
3	Chase Bank USA NA	Unsecured	2,065.38	2,065.38	0.00	2,065.38	60.69	7,481.26
4	PYOD LLC its successors and assigns as assignee of	Unsecured	111.30	111.30	0.00	111.30	3.27	7,477.99
5	PYOD LLC its successors and assigns as assignee of	Unsecured	2,221.32	2,221.32	0.00	2,221.32	65.28	7,412.71
6	Roundup Funding, LLC	Unsecured	268.48	268.48	0.00	268.48	7.89	7,404.82
7	American Express Centurion Bank	Unsecured	90.00	90.00	0.00	90.00	2.64	7,402.18
8	Lois Kulinsky	Unsecured	92,475.25	92,475.25	0.00	92,475.25	2,717.48	4,684.70
9	Audrey Gaynor	Unsecured	159,261.56	159,261.56	0.00	159,261.56	4,680.06	4.64
10	Midland Funding LLC	Unsecured	157.97	157.97	0.00	157.97	4.64	0.00
Total for Case 09-71009 :			\$270,062.36	\$270,062.36	\$0.00	\$270,062.36	\$11,997.90	

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$4,184.83	\$4,184.83	\$0.00	\$4,184.83	100.000000%
Total Unsecured Claims :	\$265,877.53	\$265,877.53	\$0.00	\$7,813.07	2.938597%

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-71009

Case Name: HANSEN, JESSICA L.

Trustee Name: MEGAN G. HEEG

Balance on hand: \$ 11,997.90

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 11,997.90

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MEGAN G. HEEG	1,961.83	0.00	1,961.83
Attorney for Trustee, Fees - Ehrmann Gehlbach Badger Lee & Considine, LLC	1,790.00	0.00	1,790.00
Attorney for Trustee, Expenses - Ehrmann Gehlbach Badger Lee & Considine, LLC	433.00	0.00	433.00

Total to be paid for chapter 7 administration expenses: \$ 4,184.83

Remaining balance: \$ 7,813.07

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 7,813.07

In addition to the expenses of administration listed on this page, there may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 7,813.07

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 265,877.53 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	9,096.27	0.00	267.30
2	Howard Klapman	130.00	0.00	3.82
3	Chase Bank USA NA	2,065.38	0.00	60.69
4	PYOD LLC its successors and assigns as assignee of	111.30	0.00	3.27
5	PYOD LLC its successors and assigns as assignee of	2,221.32	0.00	65.28
6	Roundup Funding, LLC	268.48	0.00	7.89
7	American Express Centurion Bank	90.00	0.00	2.64
8	Lois Kulinsky	92,475.25	0.00	2,717.48
9	Audrey Gaynor	159,261.56	0.00	4,680.06
10	Midland Funding LLC	157.97	0.00	4.64

Total to be paid for timely general unsecured claims: \$ 7,813.07

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$46,975.14 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
11	FIA CARD SERVICES, NA/BANK OF AMERICA	39,106.92	0.00	0.00
12	FIA CARD SERVICES, NA/BANK OF AMERICA	7,868.22	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00